

Group Term Life Insurance Coverage Premium Rates for State of Indiana Employees

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a ONEAMERICA® company
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Note: Eligible individuals who did not apply for coverage during their initial enrollment periods are first required to submit Evidence of Insurability, undergo medical underwriting, and receive approval from AUL before any coverage will exist. Please contact the Benefits Coordinator within your agency for assistance with the application process. The actual amount of premium for each coverage selected will be deducted from your paycheck and will be shown on your payroll statements.

Basic Life and AD&D Insurance Coverage

Basic Life and AD&D insurance coverages are being offered to eligible **full time** State of Indiana employees, elected, re-elected or appointed state legislators, judges, or officers of state. The amount of basic life and AD&D insurance coverage is equal to your annual salary rounded up to the next \$1,000 multiplied by 150%. The amount of coverage will automatically change according to salary changes.

Basic Life and AD&D Insurance Premium:

You and the State of Indiana share the premium cost for basic life and AD&D insurance. The Bi-Weekly premium rate for basic life and AD&D insurance is \$0.233 per one thousand of rounded annual salary. For quasi agency employees whose agency is directly billed by AUL, the Monthly premium rate is \$0.337 per one thousand of coverage.

	Bi-Weekly Premium Rate per one thousand of rounded annual salary	Monthly Premium Rate
Employee Share	\$0.1165	Please see Benefits Coordinator
State of Indiana Share	\$0.1165	Please see Benefits Coordinator
Total	\$0.233	\$0.337 per \$1,000 of coverage

Supplemental Life Insurance Coverage

Supplemental life insurance is available to eligible **full time** State of Indiana employees, elected, re-elected or appointed state legislators, judges, or officers of state. Individuals must first select basic life insurance coverage in order to apply and be approved for supplemental life insurance. You may apply for supplemental life insurance coverage in increments of \$10,000 up to a maximum of \$150,000. Upon reaching age 65, any amount of coverage in excess of \$100,000 will automatically reduce to \$100,000.

Supplemental Life Insurance Premium:

You are responsible for paying 100% of the premium for supplemental life insurance. The premium for supplemental life insurance will increase as the employee enters the next age bracket. The Supplemental Life Insurance premium rates per \$10,000 of coverage are offered as follows:

Age	Bi-Weekly Premium Rate	Monthly Premium Rate**	Age	Bi-Weekly Premium Rate	Monthly Premium Rate**
18 to 29	\$0.50	\$1.10	50 to 54	\$2.00	\$4.30
30 to 39	\$0.50	\$1.10	55 to 59	\$3.20	\$6.90
40 to 44	\$0.80	\$1.70	60 to 64	\$4.60	\$10.00
45 to 49	\$1.30	\$2.80	65 & Over*	\$7.40	\$16.00

*Maximum of \$100,000 in coverage offered to employees age 65 and over.

**For agencies billed directly by AUL.

Dependent Life Insurance

Life insurance coverage for eligible dependents is available to eligible **full time** State of Indiana employees, elected, re-elected or appointed state legislators, judges, or officers of state. Individuals must first select basic and supplemental life insurance in order to apply and be approved for dependent life insurance.

Dependent Life Insurance Premium:

You are responsible for 100% of the premium for dependent life insurance coverage. You may only apply for one of coverage options below for eligible dependent(s). The premium rates for dependent life insurance coverage are offered as follows:

Option	Spouse Only	Bi-Weekly Premium Rate	Monthly Premium Rate*
A	\$5,000	\$0.72	\$1.56
B	\$10,000	\$1.44	\$3.12
C	\$15,000	\$2.16	\$4.68
Option	Child(ren) Only	Bi-Weekly Premium Rate	Monthly Premium Rate*
A	\$5,000	\$0.45	\$0.98
B	\$10,000	\$0.90	\$1.95
C	\$15,000	\$1.35	\$2.93
Option	Spouse & Child(ren) Benefit	Bi-Weekly Premium Rate	Monthly Premium Rate*
A	\$5,000 each	\$1.00	\$2.17
B	\$10,000 each	\$2.00	\$4.33
C	\$15,000 each	\$3.00	\$6.50

*For agencies billed directly by AUL.

Notes:

Suicide Exclusion Clause: If a person commits suicide, while sane or insane, (1) within two (2) years from the later of January 1, 2006 or the effective date of Personal Insurance, the benefits payable will be limited to the premiums paid; or (2) two (2) or more years after the effective date of Personal Insurance, but within (2) years of the effective date of an increase in the amount of coverage previously obtained, the benefits payable will be limited to the coverage obtained prior to the effective date of the increase, if any, plus the premiums paid for the increased coverage.

This invitation to inquire allows interested employees an opportunity to inquire further about group life insurance coverage and is limited in its description of the losses for which benefits may be payable. The contract has exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued. The contract may contain a waiting or elimination period between the effective date of the contract and the effective date of coverage, and a time period between the date a loss occurs and the date benefits begin to be payable for the loss.

If a choice of the amount of benefits is offered, the amount of benefits provided depends upon the coverage selected and premium can vary with the amount of benefits selected. If a range of benefit levels is present, the applicant is only entitled to the benefit level shown in the contract.

Actual premium will be calculated by AUL. Premium rates do increase upon reaching certain age brackets, according to contract terms, and are subject to change. Premium payments greater than the amount of premium owed to AUL will not result in additional coverage under AUL's policy. If premium deductions were taken for any coverage not previously approved by AUL, a refund of any earned premium should be requested from your agency. Future payments will also not result in coverage not previously approved by AUL.

Any payable benefit is based on a percentage of an employee's covered earnings subject to AUL's approval, contract maximums, contract reductions, and according to contract terms and conditions.